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38. (New) The apparatus according to claim 37, wherein said generic payee identifier is associated with a plurality of payee companies and said specific payee identifier is associated with one of said plurality of payee companies.

REMARKS

By the foregoing Amendments, claim 21 has been amended, claims 5-10, 15-20 and 22-24 have been canceled, and new claims 25-38 have been added. Accordingly, claims 1-4, 11-14, 21 and 25-38 are pending in this application.

The Applicants appreciate the courtesies extended by Examiner Edouard to Applicants' representative during the telephone interview conducted on October 18, 2002.

The changes to claim 21 and new claims 25-38 are believed not to introduce new matter, and their entry is respectfully requested. A marked-up version of amended claim 21 illustrating the above amendments is submitted herewith in the enclosed Appendix Showing Amendments to Claim 21. Based on the above Amendments and the following Remarks, Applicants respectfully request that the Examiner reconsider all outstanding rejections, and that they be withdrawn.

Claim Rejections Under 35 U.S.C. § 102(e) paragraph

In the Office Action, claims 1, 2, 4, 11, 12, 14 and 21-24 were rejected under 35 U.S.C. §102(e) as being anticipated by U.S. Patent No. 5,991,720 to Galler et al. ("Galler")

Regarding independent claims 1, 11 and 21, the Office Action recites that *Galler* teaches "a method of creating a dynamic grammar from a predetermined arrangement of first identifiers and second identifiers, each first type identifier being associated with one second type identifier, the method comprising the steps of: 'Obtaining at least one first type identifier in accordance

with a first type of predetermined criteria' (col. 5, line 64 through col. 6, line 30, the spelled name Johnson associated with a deletion error); and 'Obtaining the second type identifier associated with each obtained first type identifier' (col. 6, lines 17-30, the name Johnson associated with an insertion error)."

Applicants respectfully submit that *Galler* fails to teach or suggest the invention as recited in claim 1. Specifically, Applicants submit that *Galler* fails to teach or suggest the steps of "obtaining at least one first type identifier in accordance with a first type of predetermined criteria; obtaining the second type identifier associated with each obtained first type identifier; and creating dynamic grammar by arranging the obtained first type identifier and the associated second type identifier in accordance with a predetermined criteria." Applicants respectfully submit that "the spelled name Johnson associated with a deletion error" and "the name Johnson associated with an insertion error" as recited in the Office Action do not meet the above-recited steps of obtaining at least one first type identifier and obtaining the second type identifier associated with each obtained first type identifier. (emphasis added) It appears that the Office Action suggests that *Galler* teaches obtaining the second type identifier [the name Johnson associated with an insertion error] associated with each first type identifier [the spelled name Johnson associated with a deletion error]. Applicants respectfully disagree with such a suggestion and respectfully submit that Galler fails to teach a first type identifier associated with a second type identifier as recited in the claims.. As *Galler* indicates, "[d]ynamic programming is used to account for insertion, substitution and deletion errors." (col. 8, lines 8-10). Accordingly, Applicants respectfully submit that independent claim 1 is patentable over the prior art of record.

Applicants respectfully submit that *Galler* fails to teach or suggest the invention as recited in claim 11. Specifically, Applicants submit that *Galler* fails to teach or suggest “first means for obtaining at least one first type identifier in accordance with a first type of predetermined criteria; second means for obtaining the second type identifier associated with each obtained first type identifier; and means for arranging the obtained first type identifier and the associated second type identifier in accordance with a predetermined configuration.” For at least these reasons and the reasons set forth above with respect to *Galler* relative to claim 1, Applicants respectfully submit that independent claim 11 is patentable over the prior art of record.

For at least the foregoing reasons, Applicants respectfully submit that the claim rejections under 35 U.S.C. §102(e) of independent claims 1 and 11 are improper and respectfully request that these claim rejections be withdrawn.

Applicants respectfully submit that dependent claims 2-4 and 12-14 are patentable over the prior art of record for their dependency from claim 1 or claim 11, and for the additional features that they recite.

Regarding claim 21, Applicants respectfully submit that *Galler* fails to teach or suggest the invention as recited in amended claim 21, including an apparatus for reducing a predetermined collection of data items comprising “means for selecting at least one of the set of predetermined criteria, the means for selecting being coupled to the processor, the means for selecting including a first means for obtaining at least one first type identifier in accordance with the set of predetermined criteria and a second means for obtaining a second type identifier associated with each obtained first type identifier.”

For at least the foregoing reason, Applicants respectfully submit that the rejection under 35 U.S.C. §103(a) of independent claim 21 has been overcome or rendered moot and respectfully request that the claim rejection be withdrawn.

Regarding claims 22-24, Applicants have canceled claims 22-24, thereby rendering the rejection of these claims moot.

Claim Rejections under 35 U.S.C. §103(a) paragraph

In the Office Action, claims 3 and 13 were rejected 35 U.S.C. §103(a) paragraph as being unpatentable over *Galler* in view of the Background of the Invention.

The Background of the Invention fails to remedy the deficiencies of *Galler*. Applicants respectfully submit that *Galler* in view of the Background of the Invention fails to teach or suggest the invention as recited in claims 3 and 13. Accordingly, Applicants respectfully submit that claims 3 and 13 are patentable over the prior art of record for their dependency from claim 1 or claim 11, and for the features that they recite.

New Claims 25-38

Applicants have added new independent claims 25 and 30. Applicants respectfully submit that the prior art of record fails to teach or suggest the invention as recited in claims 25 and 30. Applicants also submit that claims 26-29 and 31-34 are patentable over the prior art of record for their dependency from claims 25 and 30, respectively, and for the additional features that they recite.

Applicants have also added new dependent claims 35-38, which depend from independent claim 21. Applicants submit that claims 35-38 are patentable over the prior art of record for their dependency from claim 21, and for the additional features that they recite.

Conclusion

All of the stated grounds of rejection have been properly traversed, accommodated, or rendered moot. Applicants therefore respectfully request that the Examiner reconsider all presently outstanding rejections, that they be withdrawn, and that pending claims 1-4, 11-14, 21 and 25-38 be allowed. The Examiner is invited to telephone the undersigned representative if any further action is required to place this application in condition for allowance.

The Commissioner is hereby authorized to charge any appropriate fees under 37 C.F.R. §§1.16, 1.17, and 1.21 that may be required by this paper, and to credit any overpayment, to Deposit Account No. 50-1283.

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Respectfully submitted,

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Enclosure: Appendix Showing Amendments to Claim 21

Appendix Showing Amendments to Claim 21

21. (Amended) An apparatus for reducing a predetermined collection of data items to a customized arrangement comprising a subset of said data items, comprising:

a memory that stores the predetermined collection of data items;

a processor coupled to the memory, the processor being responsive to a set of predetermined criteria;

means for selecting at least one of the set of predetermined criteria, the means for selecting being coupled to the processor, the means for selecting including a first means for obtaining at least one first type identifier in accordance with the set of predetermined criteria and a second means for obtaining a second type identifier associated with each obtained first type identifier; and

means, coupled to the processor, for controlling the processor to create the customized arrangement in accordance with the selected criteria.